

Information to identify the case:

Debtor 1	<u>James M. Monkelis</u>	Social Security number or ITIN	xxx-xx-0177
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 11-24080-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James M. Monkelis

10/18/16

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 James M. Monkelis
 Debtor

Case No. 11-24080-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
 Form ID: 3180W

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 Total Noticed: 35

Date Rcvd: Oct 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2016.

db +James M. Monkelis, 237 East Eugene Street, Homestead, PA 15120-3240
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, 780 Johnson Ferry Rd. NE,
 Suite 600, Atlanta, GA 30342-1439
 13109694 +American General Mortgage, 27001 Agoura Rd Ste 350, Calabasas, CA 91301-5112
 13109707 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, Processing Center,
 Des Moines, IA 50364-0500)
 13109700 +First Tennessee Bank, Credit Inquiry Dept., Knoxville, TN 37995-0001
 13109702 +Francis S. Hallinan, 1617 John F. Kennedy Blvd Ste 1400, One Penn Center Plaza,
 Philadelphia, PA 19103-1823
 13109703 +GMAC Mortgage, PO Box 4622, Waterloo, IA 50704-4622
 13109705 Greentree Financial Corp, 500 Landmark Towers, Saint Paul, MN 55102
 13109706 +Hayt, Hayt & Landau, Meridian Center I, Two Industrial Way West, PO Box 500,
 Eatontown, NJ 07724-0500
 13109710 +Michael T. McKeever, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13109711 +PaSCDU, PO Box 69110, Harrisburg, PA 17106-9110
 13109712 +Pennymac Mortgage, PO Box 535301, Atlanta, GA 30353-5301
 13109717 +Wells Fargo, PO Box 98791, Las Vegas, NV 89193-8791

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 19 2016 02:03:02 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: AIS.COM Oct 19 2016 01:48:00 Midland Funding LLC by American InfoSource LP as a,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 cr EDI: RECOVERYCORP.COM Oct 19 2016 01:48:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13109695 +EDI: ACCE.COM Oct 19 2016 01:48:00 Asset Acceptance Corp., PO box 2036,
 Warren, MI 48090-2036
 13115642 EDI: BANKAMER2.COM Oct 19 2016 01:48:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 13109696 +EDI: BANKAMER.COM Oct 19 2016 01:49:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 13109698 EDI: CAPITALONE.COM Oct 19 2016 01:49:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 13138154 EDI: CAPITALONE.COM Oct 19 2016 01:49:00 Capital One Bank (USA), N.A.,
 by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
 13109699 +EDI: BANKAMER.COM Oct 19 2016 01:49:00 FIA Card Services, PO Box 15019,
 Wilmington, DE 19886-5019
 13109701 +EDI: FSAE.COM Oct 19 2016 01:49:00 Firstsource Advantage, PO Box 628,
 Buffalo, NY 14240-0628
 13109708 +EDI: HFC.COM Oct 19 2016 01:49:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
 13109709 EDI: IRS.COM Oct 19 2016 01:49:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
 13736704 EDI: RESURGENT.COM Oct 19 2016 01:49:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 13619837 EDI: AIS.COM Oct 19 2016 01:48:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 13109713 +E-mail/Text: bankruptcynotices@psecu.com Oct 19 2016 02:03:40 PSECU, PO Box 67013,
 Harrisburg, PA 17106-7013
 13121259 EDI: RECOVERYCORP.COM Oct 19 2016 01:48:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13109693 EDI: AGFINANCE.COM Oct 19 2016 01:48:00 American General Financial Services, PO Box 3251,
 Evansville, IN 47731-3251
 13109714 EDI: AGFINANCE.COM Oct 19 2016 01:48:00 Springleaf Financial Services, PO Box 3251,
 Evansville, IN 47731
 13201190 EDI: VERIZONEAST.COM Oct 19 2016 01:49:00 Verizon, PO BOX 3037,
 Bloomington, IL 61702-3037
 13109715 +EDI: VERIZONEAST.COM Oct 19 2016 01:49:00 Verizon, 500 Technology Drive, Suite 300,
 Weldon Springs, MO 63304-2225
 13109716 +EDI: VERIZONWIRE.COM Oct 19 2016 01:48:00 Verizon Wireless, PO Box 25505,
 Lehigh Valley, PA 18002-5505

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr American General Mortgage Loan Trust 2009-1
 cr Duquesne Light Company

District/off: 0315-2

User: amaz
Form ID: 3180W

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Total Noticed: 35

Date Rcvd: Oct 18, 2016

cr* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,
Greenville, SC 29603-0587
13133300* +ASSET ACCEPTANCE LLC, PO BOX 2036, WARREN MI 48090-2036
13109697 ##+Bureau of Collection Recovery, LLC, PO Box 9001, Minnetonka, MN 55345-9001
13109704 ##+Gordon & Weinberg, PC, 1001 E. Hector Street, Ste. 220, Conshohocken, PA 19428-2395
TOTALS: 2, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 18, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor American General Mortgage Loan Trust 2009-1
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
Brian C. Thompson on behalf of Debtor James M. Monkelis bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com; LaurenKelly@thompsonattorney.com; jwrzosek@thompsonattorney.com; mgille
spie@thompsonattorney.com; azema@ecf.inforuptcy.com; noreply@thompsonattorney.com; mhodge@thompsonat
torney.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; pashcroft@ecf.courtdrive.com; pghecf@bernsteinlaw.com; cabbott@ecf.court
rive.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 6